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B1 (Official Form 1)(1/08)	D	ocument	. Pa	ge I oi	41				
	States Ban thern Distri						Volun	tary l	Petition
Name of Debtor (if individual, enter Last, First, Middle): Tuggle, Audrey D				of Joint De	ebtor (Spouse	e) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor i trade names)	in the last 8 yea :	rs	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-1110	yer I.D. (ITIN) No	o./Complete El	IN Last for	our digits or e than one, s	f Soc. Sec. or tate all)	r Individual-T	Taxpayer I.D. (I'	TIN) No.	/Complete EIN
Street Address of Debtor (No. and Street, City, a 8750 South Kenwood Avenue Chicago, IL	,	ZIP Code 60619					eet, City, and S	ſ	ZIP Code
County of Residence or of the Principal Place of Cook	Business:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:		
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	tor (if differer	nt from street ad	ldress):	
		ZIP Code						г	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check one box) Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organi under Title 26 of the United Stocked (the Internal Revenue Commodity Broker) Check one box)			e) anization d States	defined "incurr	the I er 7 er 9 er 11 er 12 er 13 are primarily co i in 11 U.S.C. § ed by an indiv.	Petition is Fil	for	on for Rec Proceed on for Rec main Proc	cognition ing cognition ceeding
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates; ble boxes: being filed w ces of the pla	ncontingent li are less than with this petition were solicit	defined in 11 Upras defined in quidated debts \$2,190,000.	11 U.S.C (excluding)	ag debts owed or more
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distribution Estimated Number of Creditors	erty is excluded a	unsecured cre nd administrati	editors.		9023 ***	THIS	SPACE IS FOR (COURT U	SE ONLY
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$50,000 to \$1 million	1,000,001 \$10,000,0 10 \$10 to \$50 10 million	01 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,0 to \$10 to \$50 million million	01 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Tuggle, Audrey D (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Lorraine M. Greenberg ARDC December 5, 2009 Signature of Attorney for Debtor(s) (Date) Lorraine M. Greenberg ARDC No.: 3129023 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Audrey D Tuggle

Signature of Debtor Audrey D Tuggle

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 5, 2009

Date

Signature of Attorney*

X /s/ Lorraine M. Greenberg ARDC No.:

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 3129023

Printed Name of Attorney for Debtor(s)

Lorraine M. Greenberg

Firm Name

150 North Michigan Avenue Suite 800 Chicago, IL 60601

Address

Email: lgreenberg@greenberglaw.net

312-408-0007 Fax: 312-264-5620

Telephone Number

December 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Tuggle, Audrey D

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

▼ 7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Audrey D Tuggle		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Audrey D Tuggle Audrey D Tuggle
Date: December 5, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Audrey D Tuggle		Case No		
•		Debtor	,		
			Chapter	7	
			• -		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	18,455.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,389.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		26,945.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,156.31
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,155.66
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	18,455.00		
			Total Liabilities	38,334.28	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Audrey D Tuggle		Case No.	
_		Debtor ,		
			Chapter	7
			•	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,156.31
Average Expenses (from Schedule J, Line 18)	2,155.66
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,017.07

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		26,945.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		26,945.28

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B6A (Official Form 6A) (12/07)

In re	Audrey D Tuggle	Case No	
-		,	
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Audrey D Tuggle		Case No.
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	<u> </u>				<u> </u>
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		cash on hand	-	30.00
2.	Checking, savings or other financial		checking account at Chase Bank	-	300.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		savings account	-	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		household goods and furnishings; linens, dishes, pots & pans, housewares; tv; beds, lamps, sofa, dressers, computer, household tools	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books	-	100.00
6.	Wearing apparel.		necessary personal clothing; bible; textbooks; pictures	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance policy	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(T)	Sub-Tota	al > 2,955.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Audrey D Tuggle		Case No.
		Debtor	
	S	SCHEDULE B - PERSONAL PRO (Continuation Sheet)	OPERTY
	Type of Property	N O Description and Location of Pr E	roperty Husband, Wife, Debtor's Interest in Property, Joint, or Without Deducting any Community Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х	
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401(k)	- 0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x	
14.	Interests in partnerships or joint ventures. Itemize.	x	
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x	
16.	Accounts receivable.	X	
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x	
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	estimated 2009 US & IL tax refunds	- 500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X	
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x	
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X	

Sub-Total > (Total of this page)

500.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Audrey D Tuggle Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	07 Toyota Camry (12,000 miles)	-	15,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 15,000.00 (Total of this page)

Total >

18,455.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

(Check one box)

Debtor claims the exemptions to which debtor is entitled under:

Other Liquidated Debts Owing Debtor Including Tax Refund estimated 2009 US & IL tax refunds 735 ILCS

<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Toyota Camry (12,000 miles)

In re	Audrey D Tuggle		Case No.
		~ • • • • • • • • • • • • • • • • • • •	

Debtor

\$136,875.

☐ Check if debtor claims a homestead exemption that exceeds

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
cash on hand	735 ILCS 5/12-1001(b)	30.00	30.00
Checking, Savings, or Other Financial Accounts, (
checking account at Chase Bank	735 ILCS 5/12-1001(b)	300.00	300.00
savings account	735 ILCS 5/12-1001(b)	25.00	25.00
Household Goods and Furnishings household goods and furnishings; linens, dishes, pots & pans, housewares; tv; beds, lamps, sofa, dressers, computer, household tools	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectible books	e <u>s</u> 735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension (401(k)	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	0.00

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)

Total: 6,900.00 18,455.00

500.00

2,400.00

1,045.00

500.00

15,000.00

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B6D (Official Form 6D) (12/07)

In re	Audrey D Tuggle	Case No.	
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I G I	UNLIQUIDATE	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 70400463939270001	1		10/1/06	┑┑	T E D			
Toyota Motor Credit			Purchase Money Security	H	_	Н		
5005 North River Blvd,. NE			2007 Toyota Camry (12,000 miles)					
Cedar Rapids, IA 52411-6634		-						
			Value \$ 15,000.00	+			11,389.00	0.00
Account No.	t		10,000.00	H		Н	11,000.00	0.00
	1							
				4				
Account No.	┢		Value \$	H		Н		
Account No.	ł							
			Value \$			Ш		
Account No.	1							
						$ \ $		
			Value \$	$\mid \mid$				
continuation sheets attached	-	<u> </u>		Subto		- 1	11,389.00	0.00
			(Report on Summary of So		ota ule		11,389.00	0.00

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B6E (Official Form 6E) (12/07)

In re	Audrey D Tuggle	Case No
_		, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian."

Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approprischedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box label. "Total" on the loss sheet of the completed schedule. Percent this total also on the Symmetry of Schedules.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority
listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $$10,950$ * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. $$507(a)(4)$.
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Audrey D Tuggle	Case No	_
•		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

					_		to Governmental	
							TYPE OF PRIORITY	7 :
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	COZHLZGEZH	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED TO PRIORIT
Account No.			2007 & 2008	Ť	TE			
Illinois Department of Revenue Bankruptcy Unit 100 W. Randolph St. Level 7-400 Chicago, IL 60601		_					0.00	0.00
Account No.							0.00	0.0
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets attac	he	d to	S	ubt	ota	ıl		0.00
Schedule of Creditors Holding Unsecured Prior				nis	pag	ge)	0.00	0.0
S	•			Т	`ota	al		0.00
			(Report on Summary of Sc				0.00	0.0

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B6F (Official Form 6F) (12/07)

In re	Audrey D Tuggle	Case No	_
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	I DATE CLAUVEW AS INCURRED AND	CONTINGEN	1	S P U T E	AMOUNT OF CLAIM
Account No.				Ť	Ť		
Avenue WFNNB Bankruptcy Dept. PO Box 182125 Columbus, OH 43218-2125		-			D		188.16
Account No. 09			Opened 12/01/07 Last Active 6/30/09	T	Г		
Bank Of America 4060 Ogletown/Stan Newark, DE 19713		-	CheckCreditOrLineOfCredit				15,603.00
Account No.				Π			
Bank of America PO Box 15019 Wilmington, DE 19886			Bank Of America				Notice Only
Account No. 517805264443			Opened 4/01/06 Last Active 9/02/09				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard				7,191.00
		_	<u> </u>	Subt	L tota	<u>. </u>	
continuation sheets attached			(Total of t				22,982.16

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B6F (Official Form 6F) (12/07) - Cont.

In re	Audrey D Tuggle		Case No.	
_		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		UNL	P	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	I T	1001	I S P U	
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	NGEN	U I D A	E D	AMOUNT OF CLAIM
Account No.				Ť	DATED		
Capital 1 Bank					٦		
Po Box 85520 Richmond, VA 23285			Capital 1 Bank				Notice Only
Account No.				Т			
Capital One							
PO Box 30285 Salt Lake City, UT 84130-0285			Capital 1 Bank				Notice Only
out Lake Oily, 01 04100 0200							
Account No. xxxx-xxxx-xxxx7105							
Chase							
PO Box 15298 Wilmington, DE 19850-5298		-					
Willington, DE 19650-5296							
					L		0.00
Account No. 422765102269			Opened 4/01/86 Last Active 10/04/09 CreditCard				
Chase- Bp 225 Chastain Meadows Court		_					
Kennesaw, GA 30144							
							900.00
Account No.							
Chase							
PO Box 15298 Wilmington, DE 19850-5298			Chase- Bp				Notice Only
Sheet no1 of _4 sheets attached to Schedule of			<u> </u>	Subt	L tota	<u>L</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				900.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Audrey D Tuggle	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Lu	S P U T E D	AMOUNT OF CLAIM
Account No. 700106321475			Opened 11/01/06 Last Active 9/18/09	Т	T E		
Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		-	ChargeAccount		D		930.00
Account No.							
Hsbc Best Buy 1405 Foulk Road Wilmington, DE 19808			Hsbc Best Buy				Notice Only
Account No.		Г					
HSBC Best Buy P.O. Box 15521 Wilmington, DE 19805			Hsbc Best Buy				Notice Only
Account No.							
HSBC Best Buy PO Box 5244 Carol Stream, IL 60197			Hsbc Best Buy				Notice Only
Account No. 798192414156			Opened 7/01/09 Last Active 10/22/09				
Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		_	ChargeAccount				1,327.00
Sheet no. _2 of _4 sheets attached to Schedule of				Sub	tota	1	2,257.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,237.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Audrey D Tuggle		Case No.	
_		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	CONT.	DZLLGDL	S	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	Ii.	Q	Įΰ	
AND ACCOUNT NUMBER	6	C	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	Ė	AMOUNT OF CLAIM
(See instructions above.)	R	ľ		N G E N	D A T E D	D	
Account No.				٦Τ	T		
				L	D		
Lowes					İ		
PO Box 530914			Lowes / MBGA		İ		Notice Only
Atlanta, GA 30353					İ		,
					İ		
					İ		
				╄	⊢	_	
Account No.					İ		
					İ		
Lowes / MBGA					İ		
Po Box 103065			Lowes / MBGA		İ		Notice Only
Roswell, GA 30076					İ		
					İ		
					İ		
Account No. 4373577464720			Opened 6/01/87 Last Active 9/02/09	+	┢	H	
11ccount 110. 4010011 404120			ChargeAccount		İ		
Macys/fdsb					İ		
Macy's Bankruptcy		L			İ		
Po Box 8053					İ		
Mason, OH 45040					İ		
Mason, OH 43040					İ		270.00
				$oxed{oxed}$	L		378.00
Account No.							
					İ		
Macy's					İ		
PO Box 689195			Macys/fdsb		İ		Notice Only
Des Moines, IA 50368					İ		
					İ		
Account No.		H		\vdash	\vdash	H	
Account Ivo.							
Macys/fdsb							
9111 Duke Blvd			Magyakalah		l		Nation Colle
Mason, OH 45040			Macys/fdsb		l		Notice Only
mason, On 43040							
				\perp	L		
Sheet no. 3 of 4 sheets attached to Schedule of			5	Subt	ota	1	270.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	378.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Audrey D Tuggle	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Verizon Wireless Attn: Bankruptcy 1515 Woodfield Road Suite 1400 Schaumburg, IL 60173	C O D E B T O R	Hu W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLI QUI DATED	[DISPUTED	AMOUNT OF CLAIM
Account No. Verizon Wireless 26935 Northwestern Hwy Suite 100-CFS Southfield, MI 48033			Verizon Wireless					Notice Only
Account No. 140504994 Wfnnb/tsa Po Box 182273 Columbus, OH 43218		_	Opened 11/01/99 Last Active 8/19/09 ChargeAccount					246.00
Account No. Wfnnb/tsa Po Box 2974 Shawnee Mission, KS 66201			Wfnnb/tsa					Notice Only
Account No.								
Sheet no4 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his)	428.12
			(Report on Summary of So		Γot dul)	26,945.28

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B6G (Official Form 6G) (12/07)

In re	Audrey D Tuggle	Case No.	
-		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-47982 Doc 1 Filed 12/18/09 Entered 12/18/09 15:08:30 Desc Main Document Page 22 of 41

B6H (Official Form 6H) (12/07)

In re	Audrey D Tuggle	Case No.
_	, ,	, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Audrey D Tuggle		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENT	S OF DEBTOR AND S	POUSE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
	ustomer Service Rep				
	horeBank				
	years				
	054 S Jeffery Blvd hicago, IL 60649				
INCOME: (Estimate of average or pr	ojected monthly income at time case filed)	-	DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$ _	3,000.01	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	3,000.01	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ity	\$	616.29	\$	N/A
b. Insurance		\$	119.08	\$	N/A
c. Union dues		\$_	0.00	\$	N/A
d. Other (Specify): 401(k)		\$	108.33	\$	N/A
		\$	0.00	\$_	N/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$_	843.70	\$	N/A
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$_	2,156.31	\$	N/A
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed st	atement) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's u	se or that of	0.00	\$	N/A
11. Social security or government assi	stance	Φ.	0.00	Ф	N1/A
(Specify):		\$	0.00	\$ <u></u>	N/A N/A
12. Pension or retirement income			0.00	\$ <u>_</u>	N/A N/A
13. Other monthly income		Φ _	0.00	Φ_	IN/A
(0 .0)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$_	0.00	\$_	N/A
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	2,156.31	\$	N/A
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from li	ne 15)	\$	2,156	.31

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Accelerate D. Terrando		G N	
In re	Audrey D Tuggle		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	20.00
d. Other cable tv	\$	80.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	434.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	20.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	481.66
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other grooming, newspapers, bank fees, postage	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,155.66
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME A very general type 15 of Schedule I	-	2,156.31
a. Average monthly income from Line 15 of Schedule I	\$	2,155.66
b. Average monthly expenses from Line 18 above Monthly net income (a minus b)	Φ	2,155.66
C. INDUMENTAL DECOME DE HILLIES D. I.	. D	0.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Audrey D Tuggle			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCEDN	IINC DERTODIS SC	'HEDIH'	FC
	DECLARATION CO	ONCERN	IING DEDION 8 SC	IIEDUL	LS .
	DECLARATION UNDER P	ENALTY (DE DEDITIDA BA IMDIAI	DIM DE	RTOR
	DECLARATION UNDER I	LIMLII	OF LEKTORT DI INDIVI	DUAL DEI	TOR
	I declare under penalty of perjury th	at I have rea	nd the foregoing summary	and schedul	es, consisting of19
	sheets, and that they are true and correct to the	e best of my	knowledge, information,	and belief.	
Doto	December 5, 2009	Signature	/s/ Audrey D Tuggle		
Date	5, 2005	Signature	Audrey D Tuggle		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Audrey D Tuggle		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$33,036.58	2009 ytd
\$33,316.00	2008
\$32,995.00	2007 -

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$12.00 2008 - taxable refunds \$9,760.00 2008 - gambling winnings \$14.00 2007 - taxable refunds \$38.00 2007 - IRA withdrawals \$29,890.00 2007 - gambling winnings

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
PAYMENTS
AMOUNT PAID
Toyota Motor Credit
various
\$1,444.98

Cedar Rapids, IA 52411-6634

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

AMOUNT STILL

OWING

\$11,389.00

2

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY gambling losses DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

various

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Lorraine M. Greenberg 150 North Michigan Avenue Suite 800 Chicago, IL 60601

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR various

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$299 for court costs; \$1,200 for attorneys fees

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

5

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS ENDING DATES

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 5, 2009	Signature	/s/ Audrey D Tuggle
			Audrey D Tuggle
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Audrey D Tuggle			Case No.	
		Debtor(s)	Chapter	7
CHAPTER	7 INDIVIDUAL DEBTO	OR'S STATEN	MENT OF INTEN	TION
PART A - Debts secured by property of the estate. At			ompleted for EAC l	H debt which is secured by
Property No. 1				
Creditor's Name: Toyota Motor Credit			perty Securing Debt Camry (12,000 miles	
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
-	\ 1 /	Ü	0 (//	
Property is (check one): ■ Claimed as Exempt		☐ Not claimed	l as exempt	
PART B - Personal property subject (Attach additional pages if necessary.) Property No. 1		e columns of Par	t B must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2): □ NO
I declare under penalty of perjury t personal property subject to an und		intention as to	any property of my	estate securing a debt and/o
Date December 5, 2009	Signature	/s/ Audrey D Tu		
		Audrey D Tugo	ile	

Debtor

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United States Bankruptcy Court Northern District of Illinois

In	re	Audrey D Tuggle		Case No.	
	-		Debtor(s)	Chapter	7
		DISCLOSURE OF COM	PENSATION OF ATTORNI	EY FOR DI	EBTOR(S)
1.	con	rsuant to 11 U.S.C. § 329(a) and Bankruptcy mpensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplat	e filing of the petition in bankruptcy, or	agreed to be pa	id to me, for services rendered or to
		For legal services, I have agreed to accept		\$	1,200.00
		Prior to the filing of this statement I have received	ved	\$	1,200.00
		Balance Due		\$	0.00
2.	The	e source of the compensation paid to me was:			
		■ Debtor □ Other (specify):			
3.	The	e source of compensation to be paid to me is:			
		■ Debtor □ Other (specify):			
4.		I have not agreed to share the above-disclosed c	ompensation with any other person unle	ess they are mem	abers and associates of my law firm.
		I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
5.	In	return for the above-disclosed fee, I have agreed	to render legal service for all aspects of	the bankruptcy	case, including:
	b. c.	Analysis of the debtor's financial situation, and r Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of cr [Other provisions as needed] preparing documents for filing bank necessary, background check, poss review of income to determine CMI a advising client regarding reaffirmation to avoid liens in personal property	statement of affairs and plan which may editors and confirmation hearing, and ar ruptcy petition and schedules; ore ibly verification of assets, and po- and DMI, reviewing documents with	y be required; ny adjourned hea dering tax transsibly verifica th client, atter	arings thereof; nscripts, credit reports when tion of valuations of assets, ading meeting of creditors,
6.	Ву	agreement with the debtor(s), the above-disclose representation in any adversary produnless otherwise provided for in the cases, the following professional leg fees are paid: 1) the preparation of a presentation of motions to avoid jud in personal property.	ceeding unless specifically contra Court's Model Retention Agreem gal services are not included unle and presentation of motion for rec	cted for and a ent mandated ss specifically lemption; 2)	to be used in Chapter 13 y contracted for and additiona and the preparation of and
			CERTIFICATION		
this		ertify that the foregoing is a complete statement o kruptcy proceeding.	f any agreement or arrangement for pays	ment to me for r	epresentation of the debtor(s) in
Dat	ted:	December 5, 2009	/s/ Lorraine M. Green		
			Lorraine M. Greenbe Lorraine M. Greenbe		.: 3129023
			Lorraine M. Greenbe 150 North Michigan A		
			Suite 800		
			Chicago, IL 60601	40 004 5005	
			312-408-0007 Fax: 3 Igreenberg@greenbe		
1			igi ecilbei g @gi eelibe	, giaw.iici	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

		ern District	t of Illinois	
In re	Audrey D Tuggle		Case No.	
		Debto	r(s) Chapter	7
Code.	· , ,	OF THE Batification of	ANKRUPTCY CODE Debtor	
	y D Tuggle	X	/s/ Audrey D Tuggle	December 5, 2009
Printed	Name(s) of Debtor(s)		Signature of Debtor	Date
Case N	Jo. (if known)	X		
			Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inhiois		
In re	Audrey D Tuggle		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	24
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to	the best of my
Date:	December 5, 2009	/s/ Audrey D Tuggle Audrey D Tuggle		

Avenue WFNNB Bankruptcy Dept. PO Box 182125 Columbus, OH 43218-2125

Bank Of America 4060 Ogletown/Stan Newark, DE 19713

Bank of America PO Box 15019 Wilmington, DE 19886

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Po Box 85520 Richmond, VA 23285

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Chase PO Box 15298 Wilmington, DE 19850-5298

Chase- Bp 225 Chastain Meadows Court Kennesaw, GA 30144

Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807

Hsbc Best Buy 1405 Foulk Road Wilmington, DE 19808 HSBC Best Buy P.O. Box 15521 Wilmington, DE 19805

HSBC Best Buy PO Box 5244 Carol Stream, IL 60197

Illinois Department of Revenue Bankruptcy Unit 100 W. Randolph St. Level 7-400 Chicago, IL 60601

Lowes PO Box 530914 Atlanta, GA 30353

Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Lowes / MBGA Po Box 103065 Roswell, GA 30076

Macy's PO Box 689195 Des Moines, IA 50368

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb 9111 Duke Blvd Mason, OH 45040

Toyota Motor Credit 5005 North River Blvd, . NE Cedar Rapids, IA 52411-6634 Verizon Wireless Attn: Bankruptcy 1515 Woodfield Road Suite 1400 Schaumburg, IL 60173

Verizon Wireless 26935 Northwestern Hwy Suite 100-CFS Southfield, MI 48033

Wfnnb/tsa Po Box 182273 Columbus, OH 43218

Wfnnb/tsa Po Box 2974 Shawnee Mission, KS 66201